



**Yolo Federal Credit Union®**

*Discover the Local Difference!*

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Re: Yolo FCU VISA Card ending in #variable#

Dear Member,

Your account security is a top priority for Yolo Federal Credit Union. As part of our regular security process, we have identified your VISA card number as being at risk for unauthorized charges and are taking the proactive step of sending you a new VISA card.

VISA notified Yolo FCU of a possible data breach of multiple retail merchant locations victimized by unauthorized access of customer data files. This breach has resulted in quick moving fraudulent activity. Your card number was included and may be at risk.

In order to prevent the risk of potential fraud on your account, we have blocked your current card immediately and are sending a new VISA card. You should receive your new card within 5-10 business days. As soon as you receive your new card, please activate it following the directions sent with the card. A new PIN will be mailed separately for security reasons.

You can also take steps to protect yourself even further by closely monitoring your account online at [www.yolofcu.org](http://www.yolofcu.org) and double-checking your monthly statement to ensure they match your records. If you detect any suspicious activity on your account, notify us immediately.

Fortunately, you are protected from unauthorized VISA transactions with Zero Liability protection. This means that you would owe nothing on unauthorized VISA transactions as long as you report it within 60 days of your regular credit union statement notification.

Please review the enclosed information sheet as well. It includes additional steps that you can take to safeguard your identity and your accounts from unauthorized access.

We apologize for any inconvenience this may cause you. If you have any questions or concerns, please call us at (530) 668-2700.

Sincerely,  
Yolo Federal Credit Union



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«FIRST» «LAST»  
«STREET»  
«CITY», «STATE», «ZIP1»

June 7, 2013

Re: ATM/Debit card ending with «LAST\_4»

**Attention—This Letter Contains Important Information About Replacing Your Yolo Federal Credit Union ATM/VISA Debit Card.**

Dear Member,

Your account security is a top priority for Yolo Federal Credit Union. As part of our regular security process, we have identified your ATM/VISA Debit card number as being at risk for unauthorized charges and are taking the proactive step of sending you a new ATM/VISA Debit card.

Visa notified Yolo FCU of a possible data breach of multiple retail merchant locations victimized by unauthorized access of customer data files. This breach has resulted in quick moving fraudulent activity. Your card was included and may be at risk. In an attempt to prevent the risk of potential fraud on your account, we will be restricting the affected card number to only allow ATM withdrawals and deposits while you await your new card. Once you've received your new card, you will have complete access to POS and debit.

You should receive your new card within 7-10 business days. As soon as you receive your new card, please activate it by performing a PIN based transaction at an ATM. A new Personal Identification Number (PIN) will be mailed separately for security reasons. You may continue to use the current card for ATM withdrawals and deposits until the new one arrives, or you may call us immediately to cancel your card. The credit union will close your current card by June 21, 2013.

You can also take steps to protect yourself even further by closely monitoring your account online at [www.yolofcu.org](http://www.yolofcu.org) and double-checking your monthly statements to ensure they match your records. If you detect any suspicious activity on your account, notify us immediately.

Fortunately, you are protected from unauthorized VISA transactions with Zero Liability protection. This means that you would owe nothing on unauthorized VISA transactions as long as you report it within 60 days of your regular credit union statement notification. (You may be responsible for the first \$50.00 if you do not report an unauthorized ATM transaction within 60 days of your statement date.)

Please review the enclosed letter for additional information to safeguard your identity and your accounts from unauthorized access.

Yolo Federal Credit Union takes our obligation to protect the security and privacy of our members very seriously. We apologize for any inconvenience this may cause you. Yolo Federal Credit Union wants to ensure that you understand that our systems have not been breached and are safe and secure. If you have any questions of concerns, please don't hesitate to call us (530) 668-2700 or (877) 965-6328.

Sincerely,

Yolo Federal Credit Union